



Newaygo Public Schools
2025 Open Enrollment

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Open Enrollment

- **Make Changes**
 - Switch medical plans
 - Enroll yourself or eligible dependents
 - Waive coverage for yourself or your dependents
- **Locked in for calendar year 2025**
 - Unless....
- **Qualifying Life Event**
 - Loss of other coverage
 - Birth/adoption/marriage/divorce

You have a 30-day window from qualifying event to make the change. If you miss the window, you will have to wait until the next general OE period.



Open Enrollment Choices (Priority Health)

- This year, Newyago is offering the same 3 HDHP Plans paired with HSAs, plus a **NEW 4th plan option**:
 - OPTION 1) PH HMO HDHP HSA \$**1650**--0%*
 - OPTION 2) PH HMO HDHP HSA \$2000--0%
 - OPTION 3) PH HMO HDHP HSA \$**3300**--0%* (*embedded deductible*)
 - OPTION 4) PH HMO HDHP HSA \$2000—20% **(NEW PLAN)**

***Per federal guidelines the IRS HDHP minimum deductible will increase from \$1,600/\$3,200 to \$1,650 single/\$3,300 2-person/full-family effective 7/1/2025 (at your renewal).**

***Per federal guidelines the IRS HDHP minimum deductible for an embedded deductible will increase from \$3,200 single/\$6,400 2-person/full-family to \$3,300/\$6,600 effective 7/1/2025 (at your renewal).**



Basic Insurance Terms

This sets what is covered and the amount you have to spend out of pocket for services received

- **Deductible**
What employee owes before insurance plan pays
- **Copayment or “Copay”**
A fixed amount paid for a particular service
- **Coinsurance**
Employee’s % share of health care costs after deductible is met
- **Out of pocket maximum**
Maximum amount you will spend on deductibles, coinsurance and copays

2025 Medical Plans

| | Plan 1 | Plan 2 | Plan 3 | Plan 4 (New Plan) |
|-------------------------------|--|--|--|--|
| Network | PH HMO HSA | PH HMO HSA | PH HMO HSA | PH HMO HSA |
| Deductible | \$1,650 (1P)/\$3,300 (2P/F) | \$2,000 (1P)/\$4,000 (2P/F) | \$3,300 (1P)/\$6,600 (2P/F) <i>*embedded deductible</i> | \$2,000 (1P)/\$4,000 (2P/F) |
| Coinsurance (member pays) | 0% | 0% | 0% | 20% |
| Coinsurance Out of Pocket Max | N/A | N/A | N/A | N/A |
| Total Out of Pocket Max | \$3,200/\$6,400 | \$4000/\$8000 | \$6,600/\$13,200 | \$4000/\$8000 |
| PCP Office Visit/Specialist | 0% after deductible | 0% after deductible | 0% after deductible | 20% after deductible |
| Urgent Care/Emergency Room | 0% after deductible | 0% after deductible | 0% after deductible | 20% after deductible |
| Hospital Services | 0% after deductible | 0% after deductible | 0% after deductible | 20% after deductible |
| Chiropractic | 0% after deductible/30 visits | 0% after deductible/30 visits | 0% after deductible/30 visits | 20% after deductible/30 visits |
| Rx Copay | \$10/\$40/\$80/\$40/\$80 after deductible | \$10/\$40/\$80/\$40/\$80 after deductible | \$10/\$40/\$80/\$40/\$80 after deductible | \$10/\$40/\$80/\$40/\$80 after deductible |

****HSA Plans: The member pays full cost of all medical services and prescriptions drug costs until the deductible is met.***

How The HDHPs Work



OPTION 1 HMO \$1650-0%



\$1650/\$3300

Deductible Bucket

You pay:
Medical services at full
cost
Rx at full cost



\$1,550/\$3100

Rx Copay Max Bucket

You pay:
Rx only at
\$10/\$40/\$80/\$40/\$80

Use HSA \$\$ to pay for expenses
incurred in both the deductible
& coinsurance phase of the
plans.

OPTION 2 HMO \$2000-0%



\$2000/\$4000

Deductible Bucket

You pay:
Medical services at full
cost
Rx at full cost



\$2000/\$4000

Rx Copay Max Bucket

You pay:
Rx only at
\$10/\$40/\$80/\$40/\$80

How The HDHPs Work

OPTION 3

HMO \$3300-0%

**Embedded Deductible*



\$3300/\$6600

Deductible Bucket

You pay:
Medical services at full
cost
Rx at full cost



\$3300/\$6600

Rx Copay Max Bucket

You pay:
Rx only at
\$10/\$40/\$80/\$40/\$80



HSA

1P Max = \$4300

FF Max = \$8550



Use HSA \$\$ to pay for expenses
incurred in both the deductible
& coinsurance phase of the
plans.

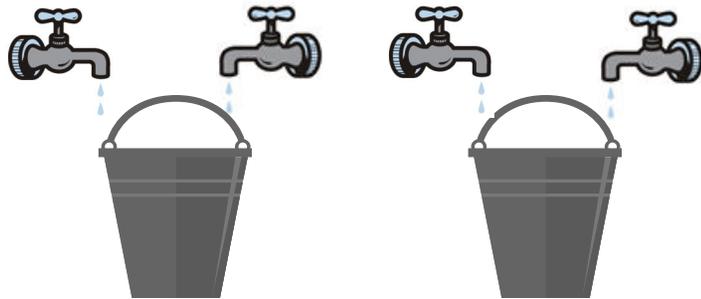
***Embedded Deductible (Option 3 only):**

*The single deductible is
embedded in the family
deductible, so no one
family member can
contribute more than the
single amount toward the
family deductible.*

How The HDHPs Work

OPTION 4 (NEW PLAN)

HMO \$2000-20%



\$2000/\$4000

Deductible Bucket

You pay:
Medical services at full
cost
Rx at full cost

\$2000/\$4000

Rx Copay Max Bucket

You pay:
Rx only at
\$10/\$40/\$80/\$40/\$80
AND
Medical Services at 20%



Use HSA \$\$ to pay for expenses
incurred in both the deductible
& coinsurance phase of the
plans.

Annual HSA Contributions/Cost Per Pay

| | Option 1 | | Option 2 | | Option 3 | | Option 4 | |
|----|------------------------------|---------------------------------|------------------------------|---------------------------------|------------------------------|---------------------------------|--------------------------------|---------------------------------|
| | \$1650/\$3300--0% | | \$2000/\$4000--0% | | \$3300/\$6600--0% | | \$2000/\$4000—20% (NEW) | |
| | District Annual Contribution | Employee Cost Per Pay (20 pays) | District Annual Contribution | Employee Cost Per Pay (20 pays) | District Annual Contribution | Employee Cost Per Pay (20 pays) | District Annual Contribution | Employee Cost Per Pay (20 pays) |
| 1P | 140.16 | \$0 | \$561.58 | \$0 | \$1,465.54 | \$0 | \$1,366.06 | \$0 |
| 2P | \$0 | \$102.31 | \$0 | \$51.74 | \$1,134.68 | \$0 | \$896.00 | \$0 |
| FF | \$0 | \$84.22 | \$0 | \$21.01 | \$2,291.69 | \$0 | \$1,993.25 | \$0 |



Making the right choice

Questions you should be asking yourself:

- In the years since I've had my HSA, in how many of them did I reach my deductible?
- What kind of ongoing medical expenses & prescription drug costs am I likely to have?
- Based on last year's (personal and family) expenses, would Option 1, 2 or 3 have made more sense?



Health Savings Accounts



Health Savings Account: HealthEquity

All funds owned and controlled by you

Stays with you if you retire or leave your employer

Balance rolls year over year. Use \$\$ now or save for future

Pretax contributions, grows tax free, no tax if used on medical expenses

After age 65, no penalty on using dollars for non-medical expenses



HSA Limitations

- Only available with tax qualified high deductible health plan (HDHP)
- May not contribute to an HSA if enrolled in other coverage that is not a tax-qualified HDHP (Medicare, SSI, Tri-Care, full medical FSA, spouse's employer plan)
- HSA dollars may not be used to pay medical expenses incurred prior to enrolling in HDHP
- Annual contribution limits for 2025 of \$4,300 for single person coverage and \$8,550 for two person or family coverage
- \$1,000 catch up allowed annually for account holders 55 years or older



HSA Penalties

- Improper use of funds before retirement (Medicare-eligible age): pay taxes on dollars used plus a 20% penalty
- Contribution beyond IRS maximums: pay taxes on extra contributions plus a 10% penalty
- Use of funds for non-qualified expenses after reaching Medicare-eligible age: pay taxes on funds used without additional penalty



A teal-tinted photograph of a piggy bank and a stethoscope. The piggy bank is on the left, and the stethoscope is on the right. The text "Priority Health Reminders" is centered over the image, with a white underline under the word "Health".

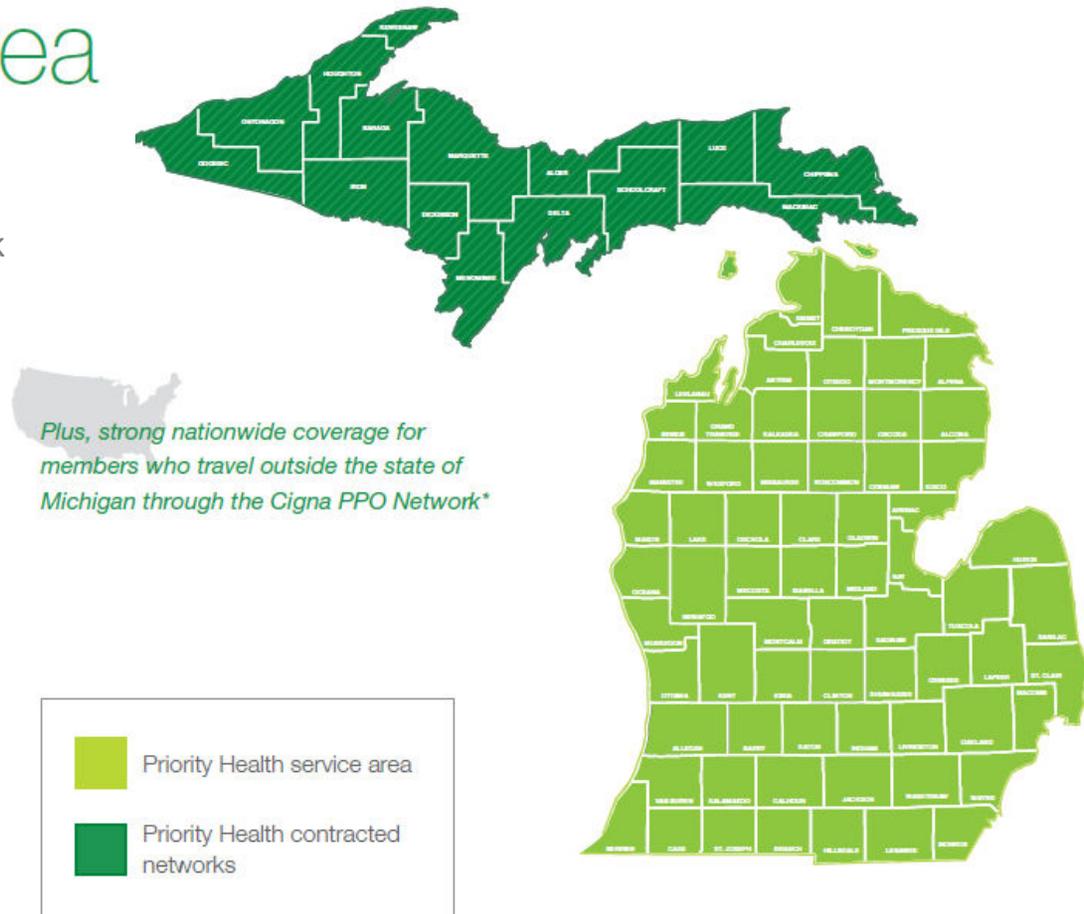
Priority Health Reminders

Priority Health: HMO Network

Service area

HMO plans

- HMO *does not* offer Out-of-Network benefit allowance.
- Out-of-State coverage:
 - Only in **Urgent & Emergent** situations by a *Cigna* provider
 - Out-of-state dependents need to inform PH Customer Service they are out of state.



DIABETES PREVENTION WITH OMADA

What is DPP?

The National Diabetes Prevention Program (DPP) is an evidence-based structured lifestyle change program for adults over age 18. Through 16 weekly sessions and 6 monthly sessions, participants learn to make lifestyle changes to reduce their risk for type 2 diabetes. A trained lifestyle coach works with groups of participants to:

- Lose 5-7% of their starting body weight and adopt healthy eating habits
- Increase your weekly exercise to at least 150 minutes per week
- Learn to recognize and overcome barriers to healthy eating and physical activity
- Lower medication usage
- Decrease risk for other chronic disease conditions like heart disease, stroke, and kidney disease

Who's eligible?

If you're a Priority Health member with a body mass index (BMI) over 25 and you're diagnosed with pre-diabetes or at-risk for developing diabetes, you're eligible for this prevention program.



1 in 3 adults have prediabetes or are at risk to develop type 2 diabetes

Reduce your risk of developing type 2 diabetes by up to

71%

TRAVEL INSURANCE -- ASSIST AMERICA

Priority Health has a partnership with Assist America[®], who can help coordinate care or assistance if you are traveling and an emergency arises. Assist America[®] will completely arrange and pay for all the assistance services it provides, including but not limited to:

- Hospital admission guarantee
- Emergency trauma counseling
- Emergency medical evacuation
- Lost prescription help
- Luggage or document assistance
- Interpreter and legal referral services

With a mobile app and a call center that's fully staffed 24/7, Assist America[®] will always be there.

Priority Health Carrier Info & Healthcare Optimization



Priority Health FlipBook

Look for the links in your email to access information about the following items.

01. PH Mobile App/Online member portal
02. Virtual Health Care Visits
03. Digital ID Cards
04. Provider Locator & Much more



Employee Handouts



Keep an eye out ...

Look for an email from Business Office with more information about Healthcare Hot Topics as well as HSA guidance.



SET SEG EMPLOYEE BENEFIT SERVICES

ELIGIBLE EXPENSES
FOR USE WITH HSA FUNDS



SET SEG EMPLOYEE BENEFIT SERVICES

SPEND WISELY
NOT ALL PRESCRIPTION DRUG
PRICES ARE CREATED EQUAL



Open Enrollment



Open Enrollment

May 5 – May 16



Don't delay! Make your elections as soon as possible.

Changes will become effective July 1st, 2025



Open Enrollment

- OE for Newaygo employees runs from May 5th -- May 16th. All necessary forms should be turned into Christina Wetherell by May 16th.
- If you have additional questions regarding the differences between the PH medical plans, please feel free to reach out to Jessica Garcia (SET SEG) via phone or email.



Calendly Sign-Up

- Have additional questions?
- Feel free to sign up for a 1:1 meeting with SET SEG to have your individual benefits questions answered.
 - [Sign up link for 1:1](#)
- May 7th 11:00am – 1:30pm & May 8th 3pm – 5:30pm



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